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CRAMER'S instruments are much more solid in manufacture, and infinitely superior in quality of tone, and are certainly not open to the objection made by perhaps the most influential literary and musical journal to the imported organs:—
"Judged from the artistic point of view, the instrument is no more agreeable to the ear than is the stentorian power displayed by the singer."
Moreover, while CRAMER'S AMERICAN ORGANS are more satisfactorily made, and better finished in all respects, they are sold at prices varying from 15 to 25 per cent. below those of all imported instruments.
These, and all other instruments of CRAMER'S manufacture, can be had on the three years system, which, originated by CRAMER'S, has been partially adopted by other firms, but is carried out on a thoroughly large and liberal scale only by themselves.

REGENT STREET, W., and MOORGATE STREET, E.C.

HOW TO SELECT
AN
OFFICE for LIFE ASSURANCE.

Extract from Board of Trade's Report, July 2, 1874.

"Taking Insurance business as it exists in this country, the Public cannot be misled if, when seeking an Office in which to effect an Insurance, they select one which transacts its business at a small percentage of working cost, and does not anticipate its profits."

THESE TESTS ARE ENTIRELY FULFILLED BY THE ROYAL INSURANCE COMPANY,

the Report itself showing that of all the English Provincial Offices and all the Scotch Offices, the Royal's Ratio of Expenses to its Premium Income is the Lowest, and the Company have never anticipated a Single Shilling of Profit.

Extract from "The Times" of July 24, 1874.

"On the whole, it would be safe for the Father of a Family, contemplating the Insurance of his Life, to select one of the Offices with a Large Life Fund, a Small Expenditure on Management, and a Rate of Interest ranging from 4·2 to 4·5 per cent."

"THE ROYAL"

ENTIRELY MEETS THE WHOLE OF THESE REQUIREMENTS.

Its Life Fund is close upon Two Millions Sterling; its Expenses are Lower than those of any other English Provincial Office, and of any Scotch Office; and its rate of Interest is 4·4 per cent.

LIFE FUNDS	**£1,761,523**
GENERAL RESERVE	**£594,434**
PAID-UP CAPITAL	**£289,545**

"We have examined and counted every Security, and have found all correct and in perfect order, and that the present aggregate market value is in excess of the amounts in the Balance-sheet."—*From Auditors' Report, July* 17, 1874.

"As evidence of the care exercised in the Investment of the Life Funds, it may be mentioned that they have never been reduced a single penny by bad or doubtful securities."—*From Chairman's Speech at Annual Meeting, August* 7, 1874.

HOUSEHOLD FURNITURE and EFFECTS, including PICTURES, CHINA, JEWELLERY, &c.,

INSURED IN ORDINARY PRIVATE DWELLINGS:—

£100	**for 2s. 6d. a Year.**	**£400**	**for 8s. 0d. a Year.**
150	**„ 3s. 0d. „**	**500**	**„ 10s. 0d. „**
200	**„ 4s. 0d. „**	**1000**	**„ 20s. 0d. „**
300	**„ 6s. 0d. „**		**&c., &c.**

ROYAL INSURANCE COMPANY,

NORTH JOHN STREET, LIVERPOOL; and LOMBARD STREET, LONDON.

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